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#### BROWN RAYSMAN MILLSTEIN FELDER & STEINER LLP

900 THIRD AVENUE, NEW YORK, N.Y. 10022 TELEPHONE (212) 895-2000 ◆ FACSIMILE (212) 895-2900

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DATE: July 19, 2004

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In re Application of: William Fitzpatrick, et al.

Serial No -

09/696,693

Examiner: Chencinski, Siegfried E

Filed:

October 25, 2000

Group Art Unit:

Title:

SYSTEM FOR PROVIDING FINANCIAL SERVICES

Applicants have attached hereto an amendment and response to the final office action in the above identified application mailed April 20, 2004. Should you have any questions, please call the Applicant's representative, Antonio Papageorgiou, at 212-895-2905.

BRMPS1 261326v1

PAGE 1/10 \* RCVD AT 7/19/2004 5: 10:03 PM [Eastern Daylight Time] \* SVR: USP TO-EFXRF-1/0 \* DNIS: 8720:305 \* CSID: 2128952900 \* DURATION (mm-ss): 1/1-44

## MAN MILLSTEIN FELDER & STEINER LLP



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In re Application of: William Fitzpatrick, et al.

Serial No.:

09/696,693

Examiner: Chencinski, Siegfried E

Filed:

October 25, 2000

Group Art Unit:

3628

Title:

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### **PATENT** ATTORNEY DOCKET NO. 4797-30

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

William Fitzpatrick, et al.

Serial No.

09/696,693

Examiner: Chencinski, Siegfried E

Filed

October 25, 2000

Group Art Unit: 3628

Title

SYSTEM FOR PROVIDING FINANCIAL SERVICES

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

#### AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This Amendment and Response is submitted in response to the Office Action dated April 20, 2004 in connection with the above-identified application. The Commissioner is authorized to charge any deficiency or credit any overpayment to Deposit Account No. 02-4270.